

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant: Tim Kerry Keyes	:	
	:	Art Unit: 3628
Serial No.: 10/035,968	:	
	:	Examiner: Graham, Clement B.
Filed: December 31, 2001	:	
	:	
For: METHODS AND SYSTEMS	:	
FOR ASSESSING LOAN	:	
PORTFOLIOS	:	

**AMENDMENT**

Hon. Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

In response to the Office Action dated September 8, 2006, please consider the following amendment.